

Certificate Number: 06531-PAM-DE-038933695
Bankruptcy Case Number: 19-04009



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 4, 2024, at 12:46 o'clock PM CDT, Jerome K Holmes completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 4, 2024 By: /s/Sharon Schroeder

Name: Sharon Schroeder

Title: Certified Credit Counselor